

EXHIBIT “A”

DEALER'S FINANCE CHARGE

Contract Number _____

<p>Buyer Name and Address (Including County and Zip Code) THOMAS H PRIGMORE 7 OXFORD DRIVE WEST HARTFORD CT 06107</p>	<p>Co-Buyer Name and Address (Including County and Zip Code) N/A</p>	<p>Seller-Creditor (Name and Address) GENE LANGAN VM OF CT INC 815 NEW LONDON TPKE GLASTONBURY, CT 06033</p>
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You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-in-Lending Disclosures below are part of this contract.

New/Used/Lease	Year	Make and Model	Vehicle Identification Number	Primary Use For Which Purchased
USED	2013	VOLKSWAGEN JETTA	3VNB7AJ4DR256291	<input type="checkbox"/> Personal, family, or household unless otherwise indicated below <input type="checkbox"/> Business <input type="checkbox"/> Agricultural <input type="checkbox"/> N/A

TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS	Total Sale Price
6.95 %	\$ 2150.77	\$ 14333.63	\$ 16484.40	\$ 4500.00

Your Payment Schedule With Due

Number of Payments	Amount of Payments	When Payments Are Due
72	228.95	Monthly beginning 06/20/2016
N/A	N/A	N/A

Or As Follows:
N/A

Late Charge: If payment is not received in full within 15 days after it is due, you will pay a late charge of \$ 100.00 or 5 % of the part of the payment that is late, whichever is more.

Prepayment: If you pay off all your debt early, you will not have to pay a penalty.

Security Interest: You are giving a security interest in the vehicle being purchased.

Additional Information: See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.

FINANCING OF AMOUNT FINANCED

1. Cash Price (including tax) \$ 15000.63 (1)

2. Total Downpayment \$ 1000.00

Trade-In 2004 JEEP GRAND
(Year) (Make) (Model)

Gross Trade-In Allowance \$ 1000.00
Less Pay Off Made by Seller \$ N/A
Equals Net Trade-In \$ 1000.00
+ Cash \$ 3500.00
+ Other \$ N/A
(Total downpayment is negative, enter "0" and see 4 below) \$ 4500.00 (2)

3. Unpaid Balance of Cash Price (1 minus 2) \$ 10500.63 (3)

4. Other Charges Including Amounts Paid to Others on Your Behalf

(Seller may keep part of these amounts):

A. Cost of Optional Credit Insurance
Paid to Insurance Company or Companies:

Life \$ N/A
Disability \$ N/A

B. Vendor's Single Interest Insurance
Paid to Insurance Company \$ N/A

C. Other Optional Insurance Paid to Insurance Company or Companies \$ N/A

D. Optional Fee Charged \$ 895.00

E. Official Fees Paid to Government Agencies
to N/A for N/A \$ N/A
to N/A for N/A \$ N/A
to N/A for N/A \$ N/A

F. Government Taxes Not Included in Cash Price \$ N/A

G. Government License and Registration Fees
Registration \$ 180.00
H. Government Certificate of Title Fees \$ N/A

I. Other Charges (Seller must identify who is paid and describe payment):
to N/A for Seller Credit or Lease Balance \$ N/A
to DEALER for DOCUMENTATION FEE \$ 383.00
to N/A SV CONTRACTOR EXT WARRANTY \$ 2359.00
to N/A for N/A \$ N/A
to N/A for N/A \$ N/A
to N/A for N/A \$ N/A
to N/A for N/A \$ N/A
to N/A for N/A \$ N/A
to N/A for N/A \$ N/A

Total Other Charges and Amounts Paid to Others on Your Behalf \$ 3833.00 (4)

5. Amount Financed (3 + 4) \$ 14333.63 (5)

OPTIONAL GAP CONTRACT: A gap contract (also sometimes called) is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. If you choose to buy a gap contract, the charge is shown in Item 4 of the Schedule of Finance Charges. See your gap contract for details on the terms and conditions it provides. It is a part of this contract.

Item: 72 Yes ☐ No ☒ Name of Gap Contract _____

I want to buy a gap contract.

Buyer Sign X: [Signature] Co-Buyer Sign X: N/A

NO COOLING OFF PERIOD

State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.

The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain the right to receive a part of the Finance Charge.

HOW THIS CONTRACT CAN BE CHANGED: This contract can only be changed by you and us making it in writing. Any change to this contract must be in writing and we must sign it. No oral changes are binding. Buyer Sign X: [Signature] Co-Buyer Sign X: N/A

If any part of this contract is not valid, all other parts will still be valid. We agree to release each other from any claim or liability resulting from any of our rights under this contract without being bound. For example, we may extend the time for making some payments without extending the time for making others.

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You confirm that you received a true and completely filled-in copy when you signed it.

NOTICE TO THE BUYER: 1. Do not sign this contract before you read it or if it contains any blank spaces. 2. You are entitled to a completely filled-in copy of the contract when you sign it. 3. Under the law, you have the following rights, among others: (a) To pay off in advance the full amount due and obtain a partial refund of any unearned finance charges; (b) To redeem the property if repossessed for a default; (c) To require, under certain conditions, a resale of the property if repossessed.

Buyer Sign X: [Signature] Date: 05/06/16 Co-Buyer Sign X: N/A Date: N/A

Co-Buyer and Other Owners - A co-buyer or other owner who is responsible for paying the sales debt. No other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.

Other owner sign: GENE LANGAN VM INC Date: 05/06/16

Seller Sign: [Signature] Date: 05/06/16

Seller assigns to interest in this contract to VM CREDIT INC (Assigned) under the terms of Seller's agreement(s) with Assignee.

☐ Assigned with recourse ☒ Assigned without recourse ☐ Assigned with limited recourse

Seller: GENE LANGAN VM INC

1. FINANCE CHARGE AND PAYMENTS

- How we will figure Finance Charge. We will figure the Finance Charge on a daily basis at the Annual Percentage Rate on the unpaid part of the Amount Financed.
- How we will apply payments. We may apply each payment to the earned and unpaid part of the Finance Charge, to the unpaid part of the Amount Financed and to other amounts you owe under this contract in any order we choose.
- How late payments or early payments change what you must pay. We based the Finance Charge, Total of Payments, and Total Sale Price shown on the front on the assumption that you will make every payment on the day it is due. Your Finance Charge, Total of Payments, and Total Sale Price will be more if you pay late and less if you pay early. Changes may take the form of a larger or smaller final payment or, at our option, more or fewer payments of the same amount as your scheduled payment with a smaller final payment. We will send you a notice telling you about these changes before the final scheduled payment is due.
- You may prepay. You may prepay all or part of the unpaid part of the Amount Financed at any time without penalty. If you do so, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the date of your payment.

2. YOUR OTHER PROMISES TO US

- If the vehicle is damaged, destroyed, or missing. You agree to pay us all you owe under this contract even if the vehicle is damaged, destroyed, or missing.
 - Using the vehicle. You agree not to remove the vehicle from the U.S. or Canada, or to sell, rent, lease, or transfer any interest in the vehicle or this contract without our written permission. You agree not to expose the vehicle to misuse, seizure, confiscation, or involuntary transfer. If we pay any repair bills, storage bills, taxes, fines, or charges on the vehicle, you agree to repay the amount when we ask for it.
 - Security interest. You give us a security interest in:
 - The vehicle and all parts or goods put on it;
 - All money or goods received (proceeds) for the vehicle;
 - All insurance, maintenance, service, or other contracts we finance for you; and
 - All proceeds from insurance, maintenance, service, or other contracts we finance for you. This includes any refunds of premiums or charges from the contracts.
 We secure payment of all you owe on this contract. It also secures your other agreements in this contract. You will make sure the title shows our security interest (lien) in the vehicle. You will not allow any other security interest to be placed on the title without our written permission.
 - Insurance you must have on the vehicle. You agree to have physical damage insurance covering loss of or damage to the vehicle for the term of this contract. The insurance must cover our interest in the vehicle. If you do not have this insurance, we may, if we choose, buy physical damage insurance. If we decide to buy physical damage insurance, we may either buy insurance that covers your interest and our interest in the vehicle, or buy insurance that covers only our interest. If we buy other type of insurance, we will tell you which type and the charge you must pay. The charge will be the premium of the insurance and a finance charge computed at the Annual Percentage Rate shown on the front of this contract or, if less, the highest rate the law permits. If the vehicle is lost or damaged, you agree that we may use any insurance settlement to reduce what you owe or repair the vehicle.
 - What happens to returned insurance, maintenance, service, or other contract charges. If we get a refund of insurance, maintenance, service, or other contract charges, you agree that we may subtract the refund from what you owe.
- 3. IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES**
- You may owe late charges. You will pay a late charge on each late payment as shown on the front. Acceptance of a late payment or late charge does not excuse your late payment or mean that you may keep making late payments.

- If you pay late, we may also take the steps described below.
- You may have to pay all you owe at once. If you break your promises (default), we may demand that you pay all you owe on this contract at once subject to any right the law gives you to reinstate this contract. Default means:
 - You do not pay any payment on time;
 - You give false, incomplete, or misleading information on a credit application;
 - You start a proceeding in bankruptcy or one is started against you or your property, unless you are an individual and the bankruptcy is under Chapter 7 of the US Bankruptcy Code (11 U.S.C. Sections 701-727);
 - Your debt, or the obligation to pay any part of the amount you owe under this contract, is discharged in a bankruptcy;
 - You break any agreements in this contract.
 The amount you will owe will be the unpaid part of the Amount Financed plus the earned and unpaid part of the Finance Charge, any late charges, and any amounts due because you defaulted.
 - You may have to pay collection costs. If we hire an attorney who is not our salaried employee to collect what you owe, you will pay the attorney's reasonable fees and court costs, as the law allows. The maximum attorney's fee you will pay will be 15% of the amount due and payable under this contract.
 - We may take the vehicle from you. If you default, we may take (repossess) the vehicle from you if we do so peacefully and the law allows it. If we take the vehicle, any accessories, equipment, and replacement parts will stay with the vehicle. If any personal items are in the vehicle, we may store them for you at your expense. If you do not ask for those items back, we may dispose of them as the law allows.
 - How you can get the vehicle back if we take it. If we repossess the vehicle, in many situations the law gives you the right to pay to get it back. We will tell you what you have to do to get the vehicle back.
 - We will sell the vehicle if you do not get it back. If you do not do what is required to get the vehicle back, we will sell the vehicle. We will send you a written notice of sale before selling the vehicle. We will apply the money from the sale, less allowed expenses, to the amount you owe. Allowed expenses are the actual and reasonable expenses we pay as a direct result of taking the vehicle, storing it, and selling it. Attorney fees and court costs the law permits are also allowed expenses. If any money is left (surplus), we will pay it to you. If not, we will apply the greater of the money from the sale or the market value of the vehicle, less allowed expenses, to the amount you owe. If the amount we apply (less allowed expenses) is not enough to pay all you owe, you must pay the rest to us, unless the law provides otherwise. If you do not pay this amount when we ask, we may charge you interest at a rate not exceeding the highest lawful rate until you pay. The market value of the vehicle will be figured as the law requires.
 - What we may do about optional insurance, maintenance, service, or other contracts. This contract may contain charges for optional insurance, maintenance, service, or other contracts. If we demand that you pay all you owe at once or we repossess the vehicle, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe or repair the vehicle. If the vehicle is a total loss because it is confiscated, damaged, or stolen, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe.

4. WARRANTIES SELLER DISCLAIMS

The following paragraph does not affect any warranties covering the vehicle that the vehicle manufacturer may provide. It does not apply at all if you bought the vehicle primarily for personal, family, or household use.

Unless the Seller makes a written warranty, or enters into a service contract within 90 days from the date of this contract, the Seller makes no warranties, express or implied, on the vehicle, and there will be no implied warranties of merchantability or of fitness for a particular purpose.

- Used Car Buyers Guide. The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale.

Spanish Translation: Guía para compradores de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla de este efecto toda disposición en contrario contenida en el contrato de venta.

5. Servicing and Collection Contacts.

You agree that we may try to contact you in writing, by e-mail, or using prerecorded/artificial voice messages, text messages, and automatic telephone dialing systems, as the law allows. You also agree that we may try to contact you in these and other ways at any address or telephone number you provide us, even if the telephone number is a cell phone number or the contact results in a charge to you.

7. Applicable Law

Federal law and the law of the state of our address shown on the front of this contract apply to this contract.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS THEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

The preceding NOTICE applies only to goods or services obtained primarily for personal, family, or household use. In all other cases, Buyer will assert against any subsequent holder or assignee of this contract any claims or defenses the Buyer (debtor) may have against the Seller, or against the manufacturer of the vehicle or equipment obtained under this contract.

CERTIFICATE OF TITLE									
STATE OF CONNECTICUT DEPARTMENT OF MOTOR VEHICLES									
VEHICLE/HULL IDENTIFICATION NUMBER (VIN/HIN)			TITLE NUMBER		DATE OF ISSUE		PRIOR TITLE NUMBER		PRIOR STATE
3VWBP7AJ4DM256291			AA0527956		05/13/2016		[REDACTED]		NH
PURCHASED	YEAR	MAKE	MODEL	BODY STYLE	CYL	NEW/USED	ODOMETER	FUEL TYPE	
05/06/2016	2013	Volks	Jetta Se	4D	05	USED	019379	Gasoline	
VESSEL TYPE		HULL MATERIAL		ENGINE DRIVE TYPE		PROPULSION TYPE		LENGTH	
<p>OWNER(S) PRIGNANO, THOMAS W 7 OXFORD DR WEST HARTFORD, CT 06107 - 1622</p> <p>FIRST LIENHOLDER VW CREDIT INC 1401 FRANKLIN BLVD LIBERTYVILLE, IL 60048 - 4460</p> <p>SECOND LIENHOLDER</p>									
<p>DATE OF LIEN 05/06/2016</p> <p>DATE OF LIEN</p>									
<p>RELEASE OF LIENS</p> <p>FIRST LIEN INTEREST IN DESCRIBED VEHICLE/VESSEL IS HEREBY RELEASED</p> <p>NAME</p> <p>AUTHORIZED SIGNATURE X</p> <p>DATE RELEASED</p> <p>SECOND LIEN INTEREST IN DESCRIBED VEHICLE/VESSEL IS HEREBY RELEASED</p> <p>NAME</p> <p>AUTHORIZED SIGNATURE X</p> <p>DATE RELEASED</p> <p>580604 REV. 12/15</p>									
<p>VW CREDIT INC 1401 FRANKLIN BLVD LIBERTYVILLE, IL 60048-4460</p> <p>[REDACTED]</p>									
<p>The Commissioner of Motor Vehicles hereby certifies that an application for a certificate of title for the vehicle/vessel described herein has been duly filed, pursuant to the provisions of the laws of the State of Connecticut, and based on the statements of the applicant and the records on file with this agency. The applicant named is the owner of said vehicle/vessel. The Department of Motor Vehicles further certifies that the vehicle/vessel is subject to any security interests shown herein.</p> <p>IN WITNESS WHEREOF, I have affixed my hand.</p> <p><i>Michael R. Byrnes</i> COMMISSIONER OF MOTOR VEHICLES</p>									
<p>VEHICLE/HULL IDENTIFICATION NUMBER (VIN/HIN) TITLE NUMBER</p> <p>[REDACTED]</p>									
VOID IF ALTERED									